

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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U.S. Bank, N.A., as Trustee, et al.

In Re:

Vicki A. Ardeck & John M. Ardecki,

Debtors.

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Order Filed on December 7,
2017 by Clerk U.S. Bankruptcy
Court District of New Jersey

Case No.: 17-22140-JNP
Judge: Jerrold N. Poslusny, Jr.
Hearing Date(s): 11/21/2017
Chapter: 13

Recommended Local Form

☒ Followed☐ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: December 7, 2017



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Applicant: U.S. Bank, National Association, as trustee, et al
Applicant's Counsel: Denise Carlon, KML Law Group
Debtor's Counsel: Joseph Rogers, Esq.
Property Involved ("Collateral"): 30 N. Atlantic Ave, Clayton, NJ 08312
Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay
against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for 4 months, from 8/2017 to 11/2017.
- ☒ The Debtor is overdue for 4 payments at \$ 1596.90 per month.
- ☐ The Debtor is assessed for late charges at \$ per month.
- ☐ Applicant acknowledges receipt of funds in the amount of \$ received after the motion was filed.

Total Arrearages Due \$ 6,387.60.

2. Debtor must cure all post-petition arrearages, as follows:

- ☐ Immediate payment shall be made in the amount of \$. Payment shall be made no later than .
- ☒ Beginning on 12/1/2017, regular monthly mortgage payments shall continue to be made in the amount of \$ 1596.90.
- ☒ Beginning on 12/1/2017, additional monthly cure payments shall be made in the amount of \$ 1064.60 for 6 months.

☐ The amount of \$_____ shall be capitalized in the debtor's Chapter 13 plan. The debtor's monthly payment to the Chapter 13 Trustee is modified to be \$_____ per month.

3. Payments to the Secured Creditor shall be made to the following address(es):

☐ Immediate payment: _____

☒ Regular monthly payment: Nationsar Mortgage LLC Attn: Bankruptcy
P.O. Box 619094
Dallas, TX 75261-9741

☒ Monthly cure payment: Nationstar Mortgage LLC Attn: Bankruptcy
P.O.Box 619094
Dallas, TX 75261-9741

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorneys fees of \$ 350, and costs of \$ 181.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Vicki A. Ardecki
Debtor

Case No. 17-22140-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 07, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2017.

db +Vicki A. Ardecki, 30 Atlantic Avenue, Clayton, NJ 08312-1324

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joseph J. Rogers on behalf of Debtor Vicki A. Ardecki jjresq@comcast.net, jjresql@comcast.net
Laura M. Egerman on behalf of Creditor U.S. Bank National Association bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank of America, National Association, as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7